

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CRISPIN FALCON
IRENE FALCON
Debtor(s)

Case No. 09-17783

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/15/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/13/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$11,187.00.
- 10) Amount of unsecured claims discharged without payment: \$76,095.31.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,593.00
Less amount refunded to debtor	\$891.00

NET RECEIPTS: \$30,702.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,826.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,335.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,161.07

Attorney fees paid and disclosed by debtor: \$1,474.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
ALLY FINANCIAL	Secured	0.00	0.00	0.00	0.00	0.00
ALLY FINANCIAL	Secured	2,091.71	2,091.71	2,091.71	2,091.71	614.33
ALLY FINANCIAL	Secured	1,224.91	99.38	99.38	99.38	38.73
CAPITAL ONE BANK	Unsecured	1,682.15	2,176.33	2,176.33	541.54	0.00
CAPITAL ONE BANK	Unsecured	4,054.00	4,490.89	4,490.89	1,117.47	0.00
CONSUMER FINANCIAL SERVICES	Unsecured	960.00	NA	NA	0.00	0.00
CORY PROPERTIES	Secured	0.00	0.00	0.00	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	144.11	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	50.00	50.00	5,348.29	1,330.81	0.00
DISCOVER BANK	Unsecured	6,119.00	6,119.93	6,119.93	1,522.82	0.00
DUPAGE COUNTY COLLECTOR	Secured	2,256.00	1,411.12	1,411.12	1,411.12	465.01
EAST BAY FUNDING	Unsecured	1,000.00	3,282.06	3,282.06	816.67	3.92
EAST BAY FUNDING	Unsecured	1,088.37	1,222.90	1,222.90	304.29	0.00
EAST BAY FUNDING	Unsecured	1,756.15	1,876.19	1,876.19	466.85	0.00
EAST BAY FUNDING	Unsecured	2,469.37	2,665.62	2,665.62	663.29	0.00
ECAST SETTLEMENT CORP	Unsecured	894.61	993.64	993.64	247.25	0.00
ECAST SETTLEMENT CORP	Unsecured	3,553.67	3,790.59	3,790.59	943.21	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	1,419.00	NA	NA	0.00	0.00
HSBC MORTGAGE	Secured	1,642.00	1,641.74	1,641.74	1,641.74	0.00
HSBC MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
JC PENNEY CO	Unsecured	3,215.80	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	3,889.44	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	2,448.73	NA	NA	0.00	0.00
MARY KAY INC	Unsecured	220.32	NA	NA	0.00	0.00
MARY KAY INC	Unsecured	1,660.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND FUNDING LLC	Unsecured	NA	870.12	870.12	216.51	0.00
PINNACLE SECURITY	Unsecured	408.92	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,366.57	2,539.38	2,539.38	631.87	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,332.32	2,448.94	2,448.94	609.37	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	578.58	686.06	686.06	170.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	16,655.22	17,683.39	17,683.39	4,400.15	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	21,200.87	21,200.87	5,275.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,822.77	3,067.35	3,067.35	763.25	0.00
QVC	Secured	75.00	75.00	75.00	75.00	0.53
SPRINGLEAF FINANCIAL SERVICES	Unsecured	1,287.90	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	0.00	0.00	0.00	0.00	0.00
US BANK CONSUMER FINANCE	Secured	1,078.00	1,078.00	1,078.00	1,078.00	0.00
US BANK CONSUMER FINANCE	Secured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,719.74	\$2,719.74	\$0.00
Debt Secured by Vehicle	\$2,191.09	\$2,191.09	\$653.06
All Other Secured	\$1,486.12	\$1,486.12	\$465.54
TOTAL SECURED:	\$6,396.95	\$6,396.95	\$1,118.60
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$80,462.55	\$20,021.46	\$3.92

Disbursements:

Expenses of Administration	<u>\$3,161.07</u>
Disbursements to Creditors	<u>\$27,540.93</u>
TOTAL DISBURSEMENTS :	<u>\$30,702.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2015

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.